

## Schedule of Charges for Current Accounts (w.e.f. January 2026) – Discontinued Variants for sourcing

	Indus Prestige	Indus Exim Advantage	Indus Gold Plus / Dollar One	Indus Gold	Indus Silver Plus	Indus Silver	Indus Blue	Indus Merchant Plus	Indus Tarakki	Indus Textile	Indus Freedom	Indus Aspire
<b>AMB &amp; CHEQUE BOOK CHARGES</b>												
Balance Requirement*	AMB of ₹ 5,00,000	QTP USD 50,000	AMB of ₹ 1,00,000	AMB of ₹ 50,000	AMB of ₹ 40,000	AMB of ₹ 25,000	AMB of ₹ 10,000	Nil	Nil Minimum Transaction Commitment-1 Digital Collection transaction through IndusInd POS/PG/QR/UPI in a month****	AMB of ₹ 60,000	Nil Minimum Transaction Commitment-1 Financial Transaction to be done in a calendar month at ATM or Net Banking or Mobile App	Nil AMB for first 6 months from the date of account opening, ₹25,000 AMB after six months of account opening
<b>Important Information (Please Note):</b>	<ul style="list-style-type: none"> <li>W.e.f. 1<sup>st</sup> October 2023, Sourcing of Current Account variant - Indus EXIM Advantage has been discontinued.</li> <li>W.e.f. 1<sup>st</sup> April 2021, Sourcing of Current Account variants: Indus Blue, Silver, Silver Plus, Gold, Gold Plus and Prestige have been discontinued. However, existing Account holders of these variants will continue to enjoy associated Account Benefits.</li> <li>AMB requirement for accounts opened till 31<sup>st</sup> March, 2015, will continue to be 50% for category B, C, IMFS and Rural Branches.</li> <li>W.e.f. 1<sup>st</sup> April 2025, Sourcing of Current Accounts Variant - Indus Merchant Plus, Indus Tarakki, Indus Textile &amp; Indus Freedom have been discontinued.</li> <li>W.e.f. 1<sup>st</sup> September 2025, Sourcing of Current Accounts Variant - Indus Aspire has been discontinued.</li> </ul>											
Charges for Non-maintenance of AMB	₹ 3,000 per month if AMB is >= 50% but <100% & ₹ 4,000 per month if AMB is <50%	0.30% Deficit	₹ 1,250 per month if AMB is >= 50% but <100% & ₹ 1,600 per month if AMB is <50%	₹ 750 per month if AMB is >= 50% but <100% & ₹ 1,000 per month if AMB is <50%	₹ 1,000 per month if AMB is >= 50% but <100% & ₹ 1,500 per month if AMB is <50%	₹ 500 per month if AMB is >= 50% but <100% & ₹ 650 per month if AMB is <50%	₹ 350 per month if AMB is >= 50% but <100% & ₹ 450 per month if AMB is <50%	-	₹600 per month, if Minimum 1 Digital Collection Transaction is not been done in a month	₹800 per month	₹600 per month, if required Transaction is not done in calendar month	₹500 per month if AMB is ≥ 50% but < 100% & ₹650 per month if AMB is < 50%
Free Cheque Leaves Issuance (Payable at Par) per month	500 Cheque Leaves		250 Cheque Leaves	100 Cheque Leaves		50 Cheque Leaves	First 50 Cheque Leaves free	50 Cheque Leaves		150 Cheque Leaves	Free	100 Cheque Leaves
Charges on additional usage <sup>1</sup>	₹ 2 per cheque leaf										No Additional charges	₹2 per cheque leaf
<b>FREE SERVICES</b>	<p><b>Collections</b> Local Cheque Collection   Outstation Cheque Collection - IndusInd Bank Locations</p> <p><b>Payments</b> Anywhere Payment: Cheques paid at any location of IndusInd Bank   Cash Withdrawal: IndusInd Bank Branch or ATM<sup>1</sup>   Funds Transfer within IndusInd Bank<sup>2</sup></p> <p><b>Other Services</b> Non-financial Transactions - Other Bank ATMs in India<sup>^</sup>   Email Statement (Daily   Monthly)   Dormant Account Activation Charges   Internal Transfer Return Charges   Account Closure Charges</p> <p><b>NEFT / RTGS / IMPS</b> • Branch • Online**</p>											
<b>COLLECTION SERVICES</b>	Outstation Cheque Collection	Non-IndusInd Bank Locations	<b>Instrument Value</b>				<b>Charges</b>					
			Cheques collection up to and including ₹ 5,000				₹ 25					
			Above ₹ 5,000 and up to and including ₹ 10,000				₹ 50					
			Above ₹ 10,000 and up to and including ₹ 1 lac				₹ 100					
			Above ₹ 1 lac				₹ 200					
For specialised option on Indus Collect (CMS Collection Service) please seek help from your Relationship Officer												
<b>PAYMENT SERVICES</b>	<b>Demand Draft Issuance - IndusInd Bank Locations</b>	Free Limit per month	₹ 250 lacs	₹ 150 lacs	₹ 50 lacs	₹ 25 lacs	Nil	₹25 lacs	₹50 lacs	Free	₹25 lacs	
		Charges on additional usage per month	₹ 1/1,000 Min. ₹ 25, Max. ₹ 10,000							No additional charges	₹ 1/1,000 Min. ₹ 25, Max. ₹ 10,000	
	<b>Demand Draft Issuance - Correspondent Bank Locations</b>	Free Limit per month	₹ 50 lacs	₹ 20 lacs	₹ 10 lacs	₹ 5 lacs	Nil	₹5 lacs	₹10 lacs	Nil	₹5 lacs	
		Charges on additional usage	₹ 2/1,000 Min. ₹ 100, Max. ₹ 15,000									
	<b>Demand Draft Issuance - Non-correspondent Bank Locations</b>	Charges on Usage	₹ 3/1,000, Min. ₹ 100, Max. ₹ 15,000									
For specialised option on Indus Direct (Payment Services) please seek help from your Relationship Officer												
<b>CASH TRANSACTIONS</b>	<b>Cash Deposit at Home Location</b>	Free Limit per month <sup>2</sup>	10 times the previous Month AMB maximum of ₹ 1 cr. per month	₹ 12 lacs	₹ 6 lacs	₹ 6 lacs per month inclusive of Home & Non-home location	₹ 3 lacs	₹ 2 lacs	₹3 lacs	₹ 5 lacs per month inclusive of Home & Non-home location	₹5 lacs	₹4 lacs
	<b>Cash Deposit at Non-home Location</b>		₹ 5 lacs	₹ 3 lacs	₹ 1 lac		₹ 1 lac			₹2 lacs	Nil	₹3 lacs per month inclusive of Home & Non-Home location
	<b>Additional Charges</b>	On Incremental Deposits	Home Location - ₹3/1,000, Non-Home Location - ₹4/1,000, Min ₹50 per transaction. Flat ₹4/1,000 for Silver Plus, Indus Tarakki, Indus Freedom Variant & Indus Aspire, Min ₹50 per transaction									
	<b>Cash Withdrawal</b>	Cash Withdrawal Non-IndusInd Bank ATMs	Free 50 transactions per month subject to Average Monthly Balance maintenance of ₹10,000 in previous month. In case the Average Monthly Balance in previous month is less than ₹10,000, then 5 transactions are Free. Cash Withdrawal transactions above the specified limits will be charged at ₹23 per transaction   Cash Withdrawal Outside India ₹125									
		Cash Withdrawal Limit by Debit Card	Limit as per Debit Card Taken, refer Standard Schedule of Charges for Debit Card									



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OTHER SERVICES & CHARGES	Stop Payment	Cheque												
	Cheque Return	Inward For Financial Reasons												
		Outward - IndusInd Bank Locations												
		Outward - Other Locations												
	NACH / ECS	NACH / ECS Return												
	Debit Card <sup>d</sup>	Business Gold <sup>e</sup> / Titanium Debit Card												
		Platinum Business Debit Card												
Balance Inquiry Outside India														
POS Limit on Debit Card														
Account Statement	Account Statement Physical (Branch)													
DOORSTEP BANKING SERVICES <sup>c</sup>	Cheque Pick-up (On Call)	Free Once in a day			₹ 50 per instance			Free Once in a day		₹ 50 per instance				
	Cheque Pick-up (Beat) per month	Free			₹ 500									
	Cash Delivery / Pick-up up to ₹ 2 lacs (Per Call)	Free Once in a day			₹ 150 per call			Free Once in a day		₹ 150 per call				
	Cash Delivery / Pick-up above ₹ 2 lacs (Per Call)	From ₹ 2 lacs to ₹ 5 lacs - ₹ 250, From ₹ 5 lacs to ₹ 10 lacs - ₹ 400, From ₹ 10 lacs to ₹ 20 lacs - ₹ 800, Contact branch for cash above ₹ 20 lacs												
	Cash Delivery / Pick-up up to ₹ 1 lac (Beat) per month	Free Once in a day			₹ 2,000									
	Cash Delivery / Pick-up above ₹ 1 lac (Beat) per month	From ₹ 1 lac to ₹ 2 lacs - ₹ 3,000, From ₹ 2 lacs to ₹ 5 lacs - ₹ 5,500, From ₹ 5 lacs to ₹ 10 lacs - ₹ 9,000, From ₹ 10 lacs to ₹ 20 lacs - ₹ 16,000 Contact branch for cash above ₹ 20 lacs												

### Schedule of Standard Charges

**IMPORTANT:** If Average Monthly Balance is maintained less than 60% of the product selected, free limits will not be applicable and below mentioned Standard Charges will apply.

- i. <sup>1</sup>Standard Charges per cheque leaf is ₹2
- ii. <sup>2</sup>Standard Charges for Funds Transfer transaction is ₹15 per cheque
- iii. <sup>3</sup>Standard Charges for Cash Deposit at Home Location: ₹3/1,000 min. ₹50, Non-home Location: ₹4/1,000 min. ₹50
- iv. <sup>4</sup>Standard Charges for Cash Withdrawal at Non-home Location is ₹2.5/1,000 min. ₹50
- v. AMB not applicable for Indus EXIM advantage, only Quarterly Through Put (QTP) applicable
- vi. <sup>a</sup>W.e.f. 15 November 2024, capping on number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM has been revised to 2 transactions per day.
- vii. <sup>b</sup>\*\*\*This Current Account to be mandatorily opened with IndusInd Bank POS/PG/QR services and linked immediately with Merchant Services post account opening. The account comes with no minimum balance requirement, however the customer need to mandatorily be active on IndusInd Bank Merchant Services (POS/PG/QR/UPI)by performing minimum one Digital Collection transaction in a month.
- viii. <sup>c</sup>\*\*Online mode refers to Mobile Banking & Retail Net Banking
- ix. <sup>d</sup>#For details on Premium Debit Cards variants, please refer the Debit Card SoC on our website
- x. The additional standard charges on transaction due to AMB Non-Maintenance will not apply to EXIM current account, however on breach of monthly free limits of transactions, charges as specified will be applicable.
- xi. <sup>e</sup>Business Gold Debit Card has been discontinued effective November 01, 2017
- xii. <sup>f</sup>Available in Select Locations only. | GST as applicable on charges | NMC and other charges are exclusive of taxes.
- xiii. <sup>g</sup>AMB – Average Monthly Balance | QTP – Quarterly Through Put

